

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.                    09/991,894  
Confirmation No.        4186  
Applicant:                Lascelles, Scott  
Filed:                       November 13, 2001  
Title:                       On-line Balance Transfers  
Examiner:                Malhotra, Sanjeev  
Art Unit:                  3694  
Docket:                    132538-1016  
Customer No.:            32914

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE**

Dear Sir:

This paper is in response to the final Office Action mailed December 12, 2007.

**Amendments to the claims** are reflected in the listing of claims which begins on page  
2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.